

**UNITED STATES DISTRICT COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

Thomas Lonergan, et. al.	:	
Plaintiffs	:	Civil Action No. 02-CV-2906
	:	
V.	:	
	:	
CBIZ Retirement Services, Inc. et. al.	:	
Defendants	:	

**DEFENDANT, LBG FINANCIAL ADVISORS, INC.'S  
ANSWER TO DEFENDANT, EMJAY CORPORATION'S CROSSCLAIM**

Defendant, LBG Financial Advisors, Inc., by and through their counsel of record, now answers the Crossclaim of Defendant, Emjay Corporation, in the following manner:

1. Defendant, LBG Financial Advisors, Inc., incorporates herein by reference its Answer with Affirmative Defenses and Crossclaims previously filed in this action.
2. Denied.
3. Denied.
4. Denied.

**WHEREFORE**, Defendant, LBG Financial Advisors, Inc., respectfully requests that this Honorable Court enter judgment in its favor, and against Defendant, Emjay Corporation, together with costs, attorneys' fees, and such other relief as this Honorable Court deems appropriate.

Respectfully submitted,

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James F. Carney

Suite 300  
Building 18, Sentry Park West  
Blue Bell, Pennsylvania 19422  
(215) 628-3102

Counsel for Defendant,  
LBG Financial Advisors, Inc.

Dated: August 30, 2002